



Order Filed on December 26, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

810385
PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for Secured Creditor: SANTANDER BANK,
N.A.

In Re:

CECELIA TOMPOE
SAMUEL TOMPOE

Case No: 18-17695 - CMG

Hearing Date: 11/07/2018

Judge: CHRISTINE M.
GRAVELLE

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 26, 2018



Honorable Christine M. Gravelle
United States Bankruptcy Judge

NJID 810385

PHELAN HALLINAN DIAMOND & JONES, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
856-813-5500
Attorneys for SANTANDER BANK, N.A.

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE:

CECELIA TOMPOE
SAMUEL TOMPOE

CASE NO. 18-17695 - CMG

CHAPTER 13

Debtors

CONSENT ORDER RESOLVING
OBJECTION TO CONFIRMATION

HEARING DATE: 11/07/2018

This Consent Order pertains to the property located at 66 PENWOOD DRIVE, EWING, NJ 08618-4716, mortgage account ending with "6431";

THIS MATTER having been brought before the Court by, CANDYCE ILENE SMITH-SKLAR, Esquire attorney for debtors, CECELIA TOMPOE, SAMUEL TOMPOE upon the filing of a Chapter 13 Plan, SANTANDER BANK, N.A. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS ORDERED as follows:

1. SANTANDER BANK, N.A. has filed a valid, secured Proof of Claim in the amount of **\$45,719.54** (claim no. 13).
2. The Trustee is authorized not to pay the secured arrearage claim of SANTANDER BANK, N.A. in the amount of **\$45,719.54** (claim no. 13), so Debtor can apply and potentially complete a loan modification. Should the Debtor qualify for a loan modification, the loan modification must be approved no later than February 1, 2019 or extended by Loss Mitigation Order.
3. If a Loan Modification is approved, SANTANDER BANK, N.A. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
4. If a loan modification is not approved by **February 1, 2019**, the Debtor shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; 3) Convert to Chapter 7; 4)

Dismiss the Bankruptcy, or 5) modify the Plan by granting the Secured Creditor relief from the Automatic Stay and treating the property outside of Bankruptcy.

5. Debtor acknowledges that adequate protection payments must be made to Secured Creditor pursuant to the Court's Loss Mitigation Order. In the event the loss mitigation period terminates prior to **February 1, 2019**, Debtor must resume making their regular monthly mortgage payments to Secured Creditor.

6. This Order does not replace the rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.

7. This Consent Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC
Attorneys for Secured Creditor:
SANTANDER BANK, N.A.

/s/ Craig Keiser
Craig Keiser, Esq.
Phelan Hallinan Diamond & Jones, PC
400 Fellowship Road, Suite 100
Mt. Laurel, NJ 08054
Tel: 856-813-5500 Ext.
Fax: 856-813-5501
Email: Craig.Keiser@phelanhallinan.com

Dated: 12/17/2018

/s/ CANDYCE ILENE SMITH-SKLAR
CANDYCE ILENE SMITH-SKLAR, Esquire
Attorney for debtors

Dated: 12/21/2018